

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PHILLIP L BLAIR
RHONDA S BLAIR
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-10438

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/04/2018 and confirmed on 7/20/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		100,967.12
Less Refunds to Debtor	2,867.21	
TOTAL AMOUNT OF PLAN FUND		98,099.91

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	4,637.16	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,637.16

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 2461	0.00	42,742.75	0.00	42,742.75
	PNC BANK NA Acct: 2522	0.00	17,521.20	0.00	17,521.20
	NEW REZ LLC D/B/A SHELLPOINT MORTG Acct: 2461	1,849.25	1,849.25	0.00	1,849.25
	PNC BANK NA Acct: 2522	565.20	565.20	0.00	565.20
	CITIZENS BANK Acct: 5257	14,100.93	14,100.93	1,683.11	15,784.04
					78,462.44

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	PHILLIP L BLAIR Acct:	0.00	0.00	0.00	0.00
	PHILLIP L BLAIR Acct:	2,867.21	2,867.21	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,000.00	3,000.00	0.00	0.00

*** NONE ***

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 5839	8,151.38	1,071.34	0.00	1,071.34
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 0012	6,536.40	859.08	0.00	859.08
	CAPITAL ONE** Acct: 7810	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 4989	104.29	13.71	0.00	13.71
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5809				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 8419				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2499				
	LVNV FUNDING LLC, ASSIGNEE	10,302.76	1,354.09	0.00	1,354.09
	Acct: 7264				
	LVNV FUNDING LLC, ASSIGNEE	4,911.19	645.48	0.00	645.48
	Acct: 0107				
	LVNV FUNDING LLC, ASSIGNEE	3,050.04	400.87	0.00	400.87
	Acct: 7278				
	QUANTUM3 GROUP LLC AGNT - COMENI	859.50	112.96	0.00	112.96
	Acct: 1330				
	QUANTUM3 GROUP LLC - AGENT COMEN	1,419.28	186.54	0.00	186.54
	Acct: 1175				
	LVNV FUNDING LLC, ASSIGNEE	1,831.58	240.72	0.00	240.72
	Acct: 5807				
	DISCOVER BANK(*)	1,744.35	229.26	0.00	229.26
	Acct: 7983				
	CAPITAL ONE NA**	209.68	27.56	0.00	27.56
	Acct: 8142				
	MERRICK BANK	2,104.46	276.59	0.00	276.59
	Acct: 7013				
	CITIBANK NA**	11,703.87	1,538.24	0.00	1,538.24
	Acct: 2007				
	AFNI INC	11,140.09	1,464.14	0.00	1,464.14
	Acct: 7391				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	3,965.57	521.19	0.00	521.19
	Acct: 2340				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,468.90	193.06	0.00	193.06
	Acct: 3705				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	6,821.66	896.57	0.00	896.57
	Acct: 6757				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	979.94	128.79	0.00	128.79
	Acct: 2640				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	3,343.24	439.40	0.00	439.40
	Acct: 4374				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	2,797.61	367.69	0.00	367.69
	Acct: 4600				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	5,390.42	708.46	0.00	708.46
	Acct: 2409				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,187.15	287.46	0.00	287.46
	Acct: 0413				
	PEOPLES NATURAL GAS CO LLC*	282.38	37.11	0.00	37.11
	Acct: 8697				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2340				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
					12,000.31
TOTAL PAID TO CREDITORS					90,462.75

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	16,515.38
UNSECURED	91,305.74

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

PHILLIP L BLAIR
RHONDA S BLAIR
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-10438

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Phillip L. Blair
Rhonda S. Blair
Debtors

Case No. 18-10438-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Sep 27, 2023

Form ID: pdf900

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Phillip L. Blair, Rhonda S. Blair, 518 Bessemer Avenue, Grove City, PA 16127-1832
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013
14826989	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14826993	State Farm Bank, F.S.B., Attn Credit Reporting, Bloomington, IL 61702

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15340480	Email/PDF: bncnotices@becket-lee.com	Sep 28 2023 00:24:08	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14826977	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 28 2023 00:06:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14860400	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 28 2023 00:06:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14826983	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 28 2023 00:06:00	Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886
14826978	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2023 00:24:13	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14826979	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2023 00:13:50	Capital One / Dress Barn, Po Box 30258, Salt Lake City, UT 84130-0258
14876615	Email/PDF: bncnotices@becket-lee.com	Sep 28 2023 00:24:17	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14826982	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2023 00:24:20	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14879794	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2023 00:24:21	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14826984	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2023 00:06:00	Comenity Bank / Christopher Bank, Po Box 182789, Columbus, OH 43218-2789
14826985	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2023 00:06:00	Comenity Capital Bank / Boscov, Po Box 182120, Columbus, OH 43218-2120
14826986	+ Email/PDF: creditonebknofications@resurgent.com	Sep 28 2023 00:12:56	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14826987	Email/Text: mrdiscen@discover.com	Sep 28 2023 00:06:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14826988	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2023 00:12:57	Dsnb Macys, Po Box 8218, Mason, OH 45040
14830939	Email/Text: mrdiscen@discover.com	Sep 28 2023 00:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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User: auto

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14826980	Email/Text: BNSFN@capitalsvcs.com	Sep 28 2023 00:06:00	Ccs / First National Bank, 500 East 60th Street North, Sioux Falls, SD 57104
14826981	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 28 2023 00:24:14	Chase Card, Po Box 15298, Wilmington, DE 19850
14878692	Email/PDF: resurgentbknotifications@resurgent.com	Sep 28 2023 00:24:05	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14878693	Email/PDF: resurgentbknotifications@resurgent.com	Sep 28 2023 00:24:13	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14878691	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 28 2023 00:13:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14826990	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 28 2023 00:13:49	Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001
15159344	Email/Text: mtgbk@shellpointmtg.com	Sep 28 2023 00:06:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14875067	Email/Text: Bankruptcy.Notices@pnc.com	Sep 28 2023 00:06:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14887834	Email/Text: Bankruptcy.Notices@pnc.com	Sep 28 2023 00:06:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14826991	Email/Text: Bankruptcy.Notices@pnc.com	Sep 28 2023 00:06:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14879619	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 28 2023 00:12:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14827713	+ Email/PDF: rmscedi@recoverycorp.com	Sep 28 2023 00:12:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14865757	+ Email/Text: ebnpeoples@grblaw.com	Sep 28 2023 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14869321	Email/Text: bnc-quantum@quantum3group.com	Sep 28 2023 00:06:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14876235	Email/Text: bnc-quantum@quantum3group.com	Sep 28 2023 00:06:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14876234	Email/Text: bnc-quantum@quantum3group.com	Sep 28 2023 00:06:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14826992	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2023 00:24:05	Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14871363	Email/PDF: bncnotices@becket-lee.com	Sep 28 2023 00:24:21	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14826994	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 28 2023 00:13:49	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14826995	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 28 2023 00:24:16	Syncb / American Eagle, Po Box 965005, Orlando, FL 32896-5005
14826996	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 28 2023 00:24:21	Syncb / American Eagle Dc, Po Box 965005, Orlando, FL 32896-5005
14826997	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 28 2023 00:24:07	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14826998	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 28 2023 00:24:14	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001

District/off: 0315-1

User: auto

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Date Rcvd: Sep 27, 2023

Form ID: pdf900

Total Noticed: 45

14826999	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 28 2023 00:24:15	Syncb / Old Navy DC, Po Box 965005, Orlando, FL 32896-5005
14827000	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 28 2023 00:24:20	Syncb / Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
14827001	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2023 00:13:50	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, National Association
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor Phillip L. Blair dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Rhonda S. Blair dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James A. Prostko	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jprostko@c-vlaw.com, jamesprostko@gmail.com
Kaitlin Shire	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kshire@hillwallack.com lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com

District/off: 0315-1

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Form ID: pdf900

Total Noticed: 45

Mario J. Hanyon

on behalf of Creditor PNC Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10